

CLAIMS (As Amended)

Claim 1. A financial product [instrument] to protect the value of residential real estate, comprising;

means in the form of [a] financial business entities to administer the creation and distribution of said financial product [instrument], wherein said business entities functions comprise;

means to secure fractional ownership of said residential real estate, wherein said means is selected from a group comprising; a purchase or loan of said fractional ownership of said real estate, or a combination of both;

means to provide a form for said financial product [instrument], wherein; said form is selected from a group comprising; deeds of fractional ownership of said real estate, fractional ownership mortgage-backed securities (MBS) of said real estate, loan notes of said fractional ownership of said real estate, insurance policies on said fractional ownership, or a combination of said forms;

means to provide for a source of funds to create and sell said financial products [instruments] to public markets in forms selected from a group comprising;

exchange traded funds (ETF's), commodity futures, index funds, or annuities.

Claim 2. A financial product [instrument] according to Claim 1 wherein said means to secure fractional ownership of said residential real estate is in the form of a direct purchase by said financial business entities of a fractional share from each participating residential real estate property owner, wherein said fractional purchases are secured by fractional deeds of trust on the purchased properties, and wherein;

any profit from the sale of a participating real estate property is disbursed in a manner selected from a group comprising; retention of all profit by said financial